

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL A. BABYAK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-22027

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpacom

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/03/2020 and confirmed on 8/20/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,910.81
Less Refunds to Debtor	3,258.05	
TOTAL AMOUNT OF PLAN FUND		85,652.76

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,000.00			
Trustee Fee	4,495.63			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES				7,495.63

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - SUCCESSOR TRUSTEE O/ Acct: 9933	0.00	0.00	0.00	0.00
	US BANK NA - SUCCESSOR TRUSTEE O/ Acct: 9933	0.00	0.00	0.00	0.00
	CENTURY HERITAGE FCU* Acct: 2222	0.00	0.00	0.00	0.00
	FORD MOTOR CREDIT CO LLC(*) Acct: 0301	30,155.09	30,155.09	3,679.09	33,834.18
	MARINER FINANCE LLC Acct: 9018	9,800.00	9,800.00	844.02	10,644.02
					44,478.20

Priority				
	MATTHEW M BRENNAN ESQ Acct:	0.00	0.00	0.00
	MICHAEL A. BABYAK Acct:	0.00	0.00	0.00
	MICHAEL A. BABYAK Acct:	3,258.05	3,258.05	0.00
	MATTHEW M BRENNAN ESQ Acct:	3,000.00	3,000.00	0.00
	FORD MOTOR CREDIT CO LLC(*) Acct: 9956	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 8888	2,399.26	2,399.26	0.00
				2,399.26

Unsecured				
	AFFIRM Acct: QXKV	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7943	3,212.57	3,212.57	0.00
	LVNV FUNDING LLC Acct: 4987	3,007.87	3,007.87	0.00
	QUANTUM3 GROUP LLC - AGENT COMEN	394.90	394.90	0.00

20-22027

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1501				
	LVNV FUNDING LLC	1,449.97	1,449.97	0.00	1,449.97
	Acct: 4355				
	LVNV FUNDING LLC	495.38	495.38	0.00	495.38
	Acct: 1336				
	DEPARTMENT STORES NATIONAL BANK	849.71	849.71	0.00	849.71
	Acct: 9967				
	DISCOVER BANK(*)	1,144.12	1,144.12	0.00	1,144.12
	Acct: 5138				
	QUANTUM3 GROUP LLC - AGENT FOR S/	2,598.14	2,598.14	0.00	2,598.14
	Acct: 9115				
	GENESIS BANKCARD SVCS INC	0.00	0.00	0.00	0.00
	Acct: 7715				
	CAPITAL ONE NA**	2,262.14	2,262.14	0.00	2,262.14
	Acct: 3441				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,857.18	3,857.18	0.00	3,857.18
	Acct: 3932				
	PORTFOLIO RECOVERY ASSOCIATES LL	2,263.38	2,263.38	0.00	2,263.38
	Acct: 4345				
	PORTFOLIO RECOVERY ASSOCIATES LL	2,208.30	2,208.30	0.00	2,208.30
	Acct: 4174				
	TNB VISA	0.00	0.00	0.00	0.00
	Acct: 8134				
	UPMC HEALTH SERVICES	2,191.91	2,191.91	0.00	2,191.91
	Acct: 8888				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1766				
	INTERNAL REVENUE SERVICE*	38.59	38.59	0.00	38.59
	Acct: 8888				
	CENTURY HERITAGE FCU*	3,812.22	3,812.22	0.00	3,812.22
	Acct: 2222				
	UPMC PHYSICIAN SERVICES	1,390.65	1,390.65	0.00	1,390.65
	Acct: 8888				
	DUQUESNE LIGHT COMPANY(*)	102.64	102.64	0.00	102.64
	Acct: 6669				
	MICHELLE DURHAM	0.00	0.00	0.00	0.00
	Acct:				
	TAYLOR BABYAK	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					31,279.67

TOTAL PAID TO CREDITORS	78,157.13
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20-22027

Page 3 of 3

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TOTAL CLAIMED	
PRIORITY	2,399.26
SECURED	39,955.09
UNSECURED	31,279.67

Date: 06/25/2025

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:  
MICHAEL A. BABYAK

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-22027

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Michael A. Babyak  
Debtor

Case No. 20-22027-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jun 27, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Michael A. Babyak, 3107 Squires Manor Lane, South Park, PA 15129-8424
15262240	+ Michelle Durham, 3979 Perry Highway, Slippery Rock, PA 16057-7011
15262246	+ Taylor Babyak, 4009 Squires Manor Lane, South Park, PA 15129-8426

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 28 2025 01:05:05	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 28 2025 00:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2025 00:30:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15262225	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 28 2025 00:31:39	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
15262226	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 00:31:44	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15277768	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 01:04:49	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15276223	Email/PDF: bncnotices@becket-lee.com	Jun 28 2025 01:04:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15262227	+ Email/Text: rmelani@chfcu.org	Jun 28 2025 00:30:00	Century Heritage F C U, Attn:Bankruptcy, 9 S 2nd St, Duquesne, PA 15110-1147
15267624	+ Email/Text: rmelani@chfcu.org	Jun 28 2025 00:30:00	Century Heritage Federal credit Union, 700 Regis Avenue, Pittsburgh, PA 15236-1425
15262228	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2025 00:42:57	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15262229	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15262230	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 28 2025 01:05:05	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15262231	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 28 2025 00:31:39	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15262232	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2025 01:21:37	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 27, 2025

Form ID: pdf900

Total Noticed: 42

			45040
15279763	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2025 00:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15265922	Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15262233	+ Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15285632	+ Email/Text: kburkley@bersteinlaw.com	Jun 28 2025 00:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15262235	Email/Text: EBNBKNOT@ford.com	Jun 28 2025 00:30:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
15263700	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 28 2025 00:32:09	Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15262236	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 28 2025 00:30:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15262237	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 28 2025 00:29:00	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
15262234	Email/Text: bnc-bluestem@quantum3group.com	Jun 28 2025 00:30:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15262238	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 00:32:27	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15264285	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2025 01:04:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15262239	+ Email/Text: bankruptcy@marinerfinance.com	Jun 28 2025 00:29:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15287784	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2025 00:32:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15315589	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2025 00:30:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15287376	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2025 00:30:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15284909	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2025 00:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15262241	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 28 2025 00:30:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15262242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:27	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15262243	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 01:04:57	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
15262244	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:31:31	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15262245	+ Email/Text: bncmail@w-legal.com	Jun 28 2025 00:29:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15271410	^ MEBN	Jun 28 2025 00:20:26	U.S. Bank NA, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15262247	^ MEBN	Jun 28 2025 00:19:40	UPMC Health Services, PO Box 371472,

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 27, 2025

Form ID: pdf900

Total Noticed: 42

Pittsburgh, PA 15250-7472

15276306

Email/Text: BNCnotices@dcmservices.com

Jun 28 2025 00:29:00

UPMC Health Services, PO Box 1123,  
Minneapolis, MN 55440-1123

15276309

Email/Text: BNCnotices@dcmservices.com

Jun 28 2025 00:29:00

UPMC Physician Services, PO Box 1123,  
Minneapolis, MN 55440-1123

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank NA, successor trustee to Bank of America
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, sucessor in interest to LaSalle Bank National Association, on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2 dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Brennan	on behalf of Debtor Michael A. Babyak attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6